



Office of the  
Healthcare  
Advocate

STATE OF CONNECTICUT

**Testimony of Ted Doolittle**  
**Office of the Healthcare Advocate**  
**Before the Insurance and Real Estate Committee**  
**Re SB 906**  
**February 27, 2019**

Good morning, Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato, and members of the Insurance and Real Estate Committee. For the record, I am Ted Doolittle, Healthcare Advocate for the State of Connecticut. The Office of the Healthcare Advocate ("OHA") is an independent state agency with a consumer-focused mission: assuring consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health plans; assisting consumers in disputes with their health insurance carriers; and informing legislators and regulators regarding problems that consumers are facing in accessing care, and proposing solutions to those problems.

I appreciate the opportunity to comment in support of SB 906, An Act Concerning the Insurance Department's Recommended Changes to the Insurance Statutes. As healthcare and health insurance grows ever more complex, the Department's need for additional expert assistance in the actuarial and other realms during the annual premium rate review process continues to expand. Moreover, such assistance and expertise will strengthen the Insurance Department's ability to conduct deeper and more meaningful consumer-centric review of health insurance (and other) rate filings, including the type of all-in consumer healthcare cost affordability review that Gov. Lamont committed to on October 22, 2018. For instance, under the Department's existing authority to review rate requests for excessiveness, such resources could be used to examine which particular high-cost providers are driving the carriers' overall medical trend requests, thus strengthening true

review and accountability of the high healthcare costs being charged by providers that are the primary reason for increased consumer and employer premium requests.

Thank you very much for your consideration of this testimony. If you have any questions concerning our position on this issue, please feel free to contact me at [Ted.Doolittle@ct.gov](mailto:Ted.Doolittle@ct.gov).